



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [CAPITAL ONE FINANCIAL CORPORATION](#)

City/State [MCLEAN, VA](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [423,420,289](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CAPITAL ONE FINANCIAL CORPORATION](#)
[1680 CAPITAL ONE DRIVE](#)
[SUITE 1400](#)
[MCLEAN, VA 22102](#)

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	421,486,903	398,886,489	409,033,862	374,964,914	364,031,683
Net income (\$000)	6,861,116	-2,257,838	2,714,461	5,546,388	6,014,995
Number of BHCs in peer group	131	127	128	125	118

Earnings and Profitability:	BHC	Peer # 1	Pct													
Percent of Average Assets																
Net interest income (tax equivalent)	5.49	2.65	97	5.76	2.84	97	5.60	2.77	97	6.22	3.01	97	6.28	3.08	97	
+ Non-interest income	1.38	1.11	68	1.17	1.14	58	1.22	1.21	57	1.37	1.32	62	1.49	1.31	64	
- Overhead expense	3.66	2.24	93	3.78	2.63	87	3.69	2.57	85	4.13	2.69	91	4.09	2.71	90	
- Provision for credit losses	-0.94	-0.15	2	4.82	0.85	97	2.50	0.51	97	1.66	0.15	97	1.61	0.14	96	
+ Securities gains (losses)	0.01	0.01	71	-0.01	0.03	0	0	0.02	44	0.01	0.01	65	-0.05	0	3	
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45	
= Pretax net operating income (tax equivalent)	4.16	1.79	96	-1.69	0.64	7	0.78	1.04	28	1.83	1.56	72	2.01	1.57	86	
Net operating income	3.26	1.36	96	-1.13	0.48	7	0.66	0.81	30	1.48	1.19	80	1.66	1.24	88	
Net income	3.26	1.35	96	-1.13	0.50	7	0.66	0.82	29	1.48	1.19	81	1.65	1.24	88	
Net income (Subchapter S adjusted)				2.16			0.93			1.18			1.17			1.42
Percent of Average Earning Assets																
Interest income (tax equivalent)	6.33	3.14	97	7.29	3.78	97	6.84	3.55	97	8.35	4.41	97	8.17	4.24	97	
Interest expense	0.43	0.27	82	1.05	0.66	83	0.82	0.52	82	1.52	1.08	79	1.29	0.86	84	
Net interest income (tax equivalent)	5.91	2.85	97	6.24	3.10	97	6.02	3.01	97	6.84	3.33	97	6.87	3.38	97	
Losses, Allowance, and Past Due + Nonaccrual																
Net loan and lease losses / Average loans and leases	1.03	0.13	96	2.54	0.28	96	2.05	0.27	96	2.52	0.21	96	2.51	0.22	95	
Earnings coverage of net loan and lease losses (X)	5.32	4.52	23	1.90	21.56	14	2.57	22.91	13	2.09	24.40	10	2.16	21.75	12	
Allowance for loan and lease losses / Total loans and leases not held-for-sale	4.95	1.39	96	6.69	1.51	96	6.19	1.58	96	2.71	0.83	96	2.94	0.90	96	
Allowance for loan and lease losses / Total loans and leases	4.82	1.37	96	6.67	1.48	96	6.12	1.55	96	2.71	0.81	96	2.92	0.89	96	
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.45	0.63	40	0.40	0.66	27	0.43	0.71	28	0.37	0.57	30	0.33	0.61	21	
30-89 days past due loans and leases / Total loans and leases	1.42	0.27	96	1.51	0.36	97	1.98	0.39	97	2.61	0.43	97	2.70	0.44	97	
Liquidity and Funding																
Net noncore funding dependence	1.54	-1.82	66	1.91	6.94	35	2.61	3.20	52	17.47	14.45	64	19.43	16.62	65	
Net short-term noncore funding dependence	-6.99	-8.21	49	-12.22	-2.29	17	-8.54	-4.76	31	3.13	3.38	40	5.24	4.66	40	
Net loans and leases / Total assets	57.57	59.81	39	55.87	63.21	22	56.63	61.58	26	66.35	63.77	44	64.39	63.98	36	
Capitalization																
Tier 1 leverage ratio	12.39	9.11	93	10.32	9.03	82	11.21	9.13	91	11.67	9.76	88	10.68	9.71	80	
Holding company equity capital / Total assets	15.26	10.88	93	13.30	11.06	82	14.28	11.16	89	14.86	12.43	79	13.87	12.22	73	
Total equity capital (including minority interest) / Total assets	15.26	11.01	93	13.30	11.18	82	14.28	11.29	89	14.86	12.57	78	13.87	12.27	73	
Common equity tier 1 capital / Total risk-weighted assets	14.46	12.69	78	12.36	12.01	63	13.67	12.38	75	12.19	12.17	55	11.21	12.12	41	
Net loans and leases / Equity capital (X)	3.77	5.51	15	4.20	5.78	16	3.97	5.58	17	4.46	5.21	32	4.64	5.29	33	
Cash dividends / Net income	7.12	25.30	18		60.26		27.39	42.30	31	18.73	33.12	26	17.31	27.31	24	
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36		
Growth Rates																
Assets	0.50	9.29	17	12.76	17.07	38	8	16.68	24	4.79	9.26	43	1.87	7	27	
Equity capital	15.31	9.31	81	0.50	6.16	25	3.78	6.99	35	12.28	10.49	71	6.03	7.89	55	
Net loans and leases	3.56	0.79	74	-1.57	13.26	7	-7.81	9.07	6	7.98	9.10	61	-3.26	7.89	4	
Noncore funding	-32.43	-23.76	43	-3.38	-2.41	51	-26.95	-12.18	34	-3.98	6.59	34	-3.56	10.67	24	
Parent Company Ratios																
Short-term debt / Equity capital	3.89	0.48	89	4.50	0.98	86	4.60	0.77	88	5	1.02	85	1.44	1.14	81	
Long-term debt / Equity capital	27.28	11.05	86	36.75	13.39	84	32.01	13.56	82	33.07	13.04	81	36.34	13.37	83	
Equity investment in subsidiaries / Equity capital	95.51	103.07	11	102.36	103.11	48	103.09	102.81	53	106.23	103.22	70	112.56	103.10	87	
Cash from ops + noncash items + op expense / Op expense + dividends	750.39	130.64	96	479.77	154.33	96	339	147.24	92	217.02	190.27	70	179.40	174.91	57	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	11,607,659	12,370,411	24,082,566	25,904,311	24,774,965	-6.17	13.43
Income from lease financing receivables.....	275	968	1,560	2,441	406	-71.59	-85.03
Fully taxable income on loans and leases.....	11,512,307	12,269,242	23,879,388	25,700,867	24,571,457	-6.17	13.50
Tax-exempt income on loans and leases.....	95,627	102,137	204,738	205,885	203,914	-6.37	4.43
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	11,607,934	12,371,379	24,084,126	25,906,752	24,775,371	-6.17	13.42
Investment interest income (tax equivalent).....	761,074	1,012,448	1,877,152	2,410,660	2,211,090	-24.83	-7.12
Interest on balances due from depository institutions.....	20,751	36,157	56,794	172,392	137,440	-42.61	127.21
Interest income on other earning assets.....	10,527	7,370	15,264	22,883	52,001	42.84	-61.23
Total interest income (tax equivalent).....	12,400,286	13,427,354	26,033,336	28,512,687	27,175,902	-7.65	11.81
Interest on time deposits of \$250K or more	13,624	62,807	83,326	122,501	49,768	-78.31	
Interest on time deposits < \$250K.....	139,382	400,696	674,190	960,278	699,129	-65.22	
Interest on foreign office deposits	0	0	0	0	1,088		-100.00
Interest on other deposits	352,852	878,662	1,407,526	2,336,873	1,847,670	-59.84	-29.24
Interest on other borrowings and trading liabilities.....	269,719	505,951	808,839	1,518,772	1,490,087	-46.69	-10.60
Interest on subordinated debt and mandatory convertible securities	59,760	93,802	145,852	234,882	212,767	-36.29	-3.69
Total interest expense.....	835,337	1,941,918	3,119,733	5,173,306	4,300,509	-56.98	-11.05
Net interest income (tax equivalent).....	11,564,949	11,485,436	22,913,603	23,339,381	22,875,393	0.69	13.92
Non-interest income.....	2,906,905	2,335,560	4,990,026	5,155,380	5,436,259	24.46	25.03
Adjusted operating income (tax equivalent)	14,471,854	13,820,996	27,903,629	28,494,761	28,311,652	4.71	15.99
Overhead expense.....	7,709,156	7,544,775	15,079,662	15,493,973	14,872,444	2.18	18.41
Provision for credit losses.....	-1,982,546	9,622,937	10,241,181	6,223,137	5,858,785		
Securities gains (losses)	15,364	-21,734	10,271	34,204	-198,702		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	8,764,233	-3,363,186	3,203,122	6,874,079	7,317,833		208.96
Applicable income taxes	1,900,206	-1,105,958	486,168	1,341,340	1,292,506		116.95
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent).....	1,900,206	-1,105,958	486,168	1,341,340	1,292,506		116.95
Minority interest	1	5	1	17	20	-80.00	-99.42
Net income before discontinued operations, net of minority interest	6,864,026	-2,257,233	2,716,953	5,532,722	6,025,307		250.09
Discontinued operations, net of applicable income taxes.....	-2,910	-605	-2,492	13,666	-10,312		
Net income attributable to holding company.....	6,861,116	-2,257,838	2,714,461	5,546,388	6,014,995		251.03
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	6,861,117	-2,257,833	2,714,462	5,546,405	6,015,015		250.99
Investment securities income (tax equivalent).....	761,074	1,012,448	1,877,152	2,410,660	2,211,090	-24.83	-7.12
US Treasury and agency securities (excluding mortgage-backed securities)	22,199	31,757	51,099	89,865	113,764	-30.10	-21.01
Mortgage-backed securities	726,753	968,837	1,801,896	2,290,301	2,063,203	-24.99	-7.14
All other securities	12,122	11,854	24,157	30,494	34,123	2.26	39.77
Cash dividends declared.....	488,371	515,380	743,489	1,039,101	1,041,080	-5.24	-6.29
Common	367,118	370,740	463,227	757,483	776,129	-0.98	-12.44
Preferred.....	121,253	144,640	280,262	281,618	264,951	-16.17	19.02

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	5.88	2.92	97	6.73	3.46	97	6.36	3.27	97	7.60	4	97	7.47	3.87	97
Less: Interest expense	0.40	0.25	82	0.97	0.61	83	0.76	0.48	82	1.38	0.98	77	1.18	0.79	84
Equals: Net interest income (tax equivalent)	5.49	2.65	97	5.76	2.84	97	5.60	2.77	97	6.22	3.01	97	6.28	3.08	97
Plus: Non-interest income	1.38	1.11	68	1.17	1.14	58	1.22	1.21	57	1.37	1.32	62	1.49	1.31	64
Equals: adjusted operating income (tax equivalent)	6.87	3.82	93	6.93	4.05	96	6.82	4.04	94	7.60	4.41	94	7.78	4.46	94
Less: Overhead expense	3.66	2.24	93	3.78	2.63	87	3.69	2.57	85	4.13	2.69	91	4.09	2.71	90
Less: Provision for credit losses	-0.94	-0.15	2	4.82	0.85	97	2.50	0.51	97	1.66	0.15	97	1.61	0.14	96
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	71	-0.01	0.03	0	0	0.02	44	0.01	0.01	65	-0.05	0	3
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	4.16	1.79	96	-1.69	0.64	7	0.78	1.04	28	1.83	1.56	72	2.01	1.57	86
Less: Applicable income taxes (tax equivalent)	0.90	0.41	96	-0.55	0.16	2	0.12	0.23	19	0.36	0.36	45	0.36	0.33	54
Less: Minority interest	0	0	78	0	0	81	0	0	76	0	0	69	0	0	69
Equals: Net operating income	3.26	1.36	96	-1.13	0.48	7	0.66	0.81	30	1.48	1.19	80	1.66	1.24	88
Plus: Net extraordinary items	0	0	1	0	0	3	0	0	2	0	0	98	0	0	4
Equals: Net income	3.26	1.35	96	-1.13	0.50	7	0.66	0.82	29	1.48	1.19	81	1.65	1.24	88
Memo: Net income (last four quarters)	2.82	1.25	96	0.06	0.81	9	0.66	0.82	29	1.48	1.19	81	1.65	1.24	88
Net income—BHC and noncontrolling (minority) interest	3.26	1.37	96	-1.13	0.50	7	0.66	0.83	29	1.48	1.20	81	1.65	1.25	88
Margin Analysis															
Average earning assets / Average assets	92.93	93.15	47	92.31	91.74	59	93	92.32	59	91.05	91.05	51	91.42	91.48	51
Average interest-bearing funds / Average assets	74.19	62.32	85	76.70	65.48	85	75.89	64.06	85	76.41	65.57	83	76.29	65.56	84
Interest income (tax equivalent) / Average earning assets	6.33	3.14	97	7.29	3.78	97	6.84	3.55	97	8.35	4.41	97	8.17	4.24	97
Interest expense / Average earning assets	0.43	0.27	82	1.05	0.66	83	0.82	0.52	82	1.52	1.08	79	1.29	0.86	84
Net interest income (tax equivalent) / Average earning assets	5.91	2.85	97	6.24	3.10	97	6.02	3.01	97	6.84	3.33	97	6.87	3.38	97
Yield or Cost															
Total loans and leases (tax equivalent)	9.36	4.05	97	9.55	4.44	96	9.45	4.27	97	10.42	5.09	96	10.18	4.95	96
Interest-bearing bank balances	0.11	0.11	55	0.26	0.50	19	0.18	0.27	22	1.51	2.04	23	1.54	1.64	37
Federal funds sold and reverse repos	0.13	0.26	53	0.46	0.94	30	0.23	0.68	26	1.68	2.44	25	2.17		
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	6.33	3.11	97	7.29	3.74	97	6.84	3.51	97	8.35	4.36	97	8.17	4.20	97
Investment securities (tax equivalent)	1.52	1.80	30	2.52	2.51	48	2.13	2.25	37	2.94	2.76	69	2.80	2.68	65
US Treasury and agency securities (excluding mortgage-backed securities)	0.48	1.28	10	1.46	2.01	27	0.75	1.75	11	2.15	2.32	45	1.74	2.05	27
Mortgage-backed securities	1.67	1.56	61	2.54	2.33	75	2.23	2.05	66	3.06	2.61	90	2.85	2.50	86
All other securities	0.79	2.91	2	2.04	3.48	9	1.30	3.24	3	2.21	4.06	7	2.09	4.20	5
Interest-bearing deposits	0.37	0.24	78	1.07	0.70	81	0.82	0.53	81	1.48	1.10	78	1.17	0.81	81
Time deposits of \$250K or more	0.88	0.76	62	2.02	1.67	83	1.48	1.42	52	2.27	1.96	73	1.92	1.44	85
Time deposits < \$250K	1.15	0.72	87	2.11	1.58	92	1.91	1.36	92	2.61	1.82	95	2.27	1.29	96
Other domestic deposits	0.29	0.17	80	0.84	0.50	86	0.64	0.36	86	1.23	0.93	76	0.98	0.67	79
Foreign deposits		0.12			0.59			0.42			1.19		0.41	0.97	25
Federal funds purchased and repos	0.08	0.19	37	0.38	0.85	22	0.23	0.62	14	0.96	1.86	27	0.61	1.51	23
Other borrowed funds and trading liabilities	1.55	1.31	61	2.10	1.62	77	1.87	1.50	70	3.13	2.38	85	3.04	2.28	84
All interest-bearing funds	0.53	0.40	72	1.27	0.92	82	1.01	0.74	79	1.81	1.49	74	1.55	1.19	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	2,906,905		2,335,560		4,990,026		5,155,380		5,436,259						
Fiduciary activities income	3,078		3,224		6,410		1,943		12,742						
Service charges on deposit accounts - domestic	99,795		104,720		205,125		312,458		339,446						
Trading revenue.....	16,189		41,922		67,548		77,713		42,483						
Investment banking fees and commissions.....	70,657		42,646		100,802		59,593		98,784						
Insurance activities revenue.....	0		0		0		0		493						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	19,918		25,874		39,677		40,788		33,646						
Net securitization income	4,074		1,530		9,062		4,209		12,078						
Net gains (losses) on sales of loans, OREO, other assets.....	72,292		63,042		164,360		128,995		575,954						
Other non-interest income.....	2,620,902		2,052,602		4,397,042		4,529,681		4,320,633						
Total overhead expenses	7,709,156		7,544,775		15,079,662		15,493,973		14,872,444						
Personnel expense.....	3,923,326		3,502,814		7,198,727		6,709,296		5,942,758						
Net occupancy expense.....	572,419		653,573		1,321,288		1,402,715		1,436,406						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	10,551		38,275		59,691		112,473		174,038						
Other operating expenses.....	3,202,860		3,350,113		6,499,956		7,269,489		7,319,242						
Fee income on mutual funds and annuities.....	0		0		0		184		15,967						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	57,720		58,220		57,171		56,446		51,820						
Average personnel expense per employee.....	67.97		60.17		125.92		118.86		114.68						
Average assets per employee.....	7,302.27		6,851.37		7,154.57		6,642.90		7,024.93						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.15	10	0	2.20	10	0	2.02	10	0	2.72	21	0.29	3.08	22
Overhead expenses / Net Interest Income + non-interest income	53.27	59.03	25	54.59	63.28	20	54.04	62.28	20	54.37	61.29	19	52.53	60.88	17
Percent of Average Assets															
Total overhead expense	3.66	2.24	93	3.78	2.63	87	3.69	2.57	85	4.13	2.69	91	4.09	2.71	90
Personnel expense.....	1.86	1.25	91	1.76	1.31	88	1.76	1.30	88	1.79	1.41	82	1.63	1.44	71
Net occupancy expense.....	0.27	0.24	68	0.33	0.26	76	0.32	0.26	75	0.37	0.28	83	0.39	0.28	86
Other operating expenses.....	1.52	0.73	91	1.70	0.99	86	1.60	0.94	86	1.97	0.97	91	2.06	0.97	92
Overhead less non-interest income	2.28	1.10	97	2.61	1.36	91	2.47	1.25	92	2.76	1.32	97	2.59	1.38	97
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	53.27	58.45	28	54.59	62.83	21	54.04	61.82	20	54.37	60.64	20	52.53	60.37	17
Personnel expense.....	27.11	33.10	21	25.34	32.43	18	25.80	32.36	18	23.55	32.39	11	20.99	32.51	6
Net occupancy expense.....	3.96	6.33	16	4.73	6.65	17	4.74	6.58	19	4.92	6.52	19	5.07	6.48	21
Other operating expenses.....	22.20	18.60	77	24.52	23.06	74	23.51	22.28	71	25.91	21.20	80	26.47	20.90	82
Total non-interest income	20.09	28.18	35	16.90	27.40	28	17.88	28.83	28	18.09	29.23	26	19.20	28.50	29
Fiduciary activities income	0.02	2.24	26	0.02	2.10	26	0.02	2.09	25	0.01	1.97	28	0.05	2.14	31
Service charges on domestic deposit accounts	0.69	3.19	11	0.76	3.35	10	0.74	3.27	10	1.10	3.88	16	1.20	4.15	17
Trading revenue.....	0.11	0.72	53	0.30	1.60	54	0.24	1.28	51	0.27	1.18	49	0.15	0.85	52
Investment banking fees and commissions.....	0.49	2.52	27	0.31	2.64	21	0.36	2.46	25	0.21	3.54	16	0.35	3.42	20
Insurance activities revenue.....	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	21
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.14	0.55	46	0.19	-0.20	74	0.14	0.01	68	0.14	0.28	55	0.12	0.65	36
Net securitization income	0.03	0.01	90	0.01	0	92	0.03	0	90	0.01	0.01	90	0.04	0.01	89
Net gain (loss) - sales of loans, OREO, and other assets	0.50	3.83	22	0.46	2.89	32	0.59	3.92	27	0.45	1.86	27	2.03	1.61	67
Other non-interest income.....	18.11	9.26	87	14.85	9.31	83	15.76	9.65	82	15.90	10.04	80	15.26	9.86	80
Overhead less non-interest income	33.18	29.94	51	37.69	34.19	59	36.16	31.93	58	36.28	31.06	55	33.33	31.46	48
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.68	21.54	47		18.39		15.18	18.63	23	19.51	20.56	40	17.66	19.04	31
Applicable income tax + TE / Pretax net operating income + TE	21.68	23.10	29		22.75		15.18	21.18	12	19.51	23.23	16	17.66	21.56	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2021

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	31,541,847	32,444,603	32,254,835	31,305,693	31,041,548	-2.78	-41.73	
Commercial and industrial loans	35,128,426	37,263,527	35,160,271	37,348,758	33,831,891	-5.73	22.87	
Loans to individuals	168,644,803	162,581,588	166,963,499	179,655,829	164,397,248	3.73	25.04	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00	
Agricultural loans	19,252	27,241	27,725	24,431	3,415	-29.33	41.26	
Other loans and leases	20,784,735	19,906,086	19,927,487	17,874,341	17,816,646	4.41	13.29	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	256,119,063	252,223,045	254,333,817	266,209,052	247,090,748	1.54	8.52	
Less: Allowance for loan and lease losses	12,345,903	16,831,838	15,564,129	7,207,959	7,220,360	-26.65	109.93	
Net loans and leases	243,773,160	235,391,207	238,769,688	259,001,093	239,870,388	3.56	5.93	
Debt securities that reprice or mature in over 1 year	90,971,335	78,332,753	89,186,463	70,002,681	72,973,830	16.13	72.74	
Mutual funds and equity securities	729,856	445,101	1,185,866	442,011	353,345	63.98	545.54	
Subtotal	335,474,351	314,169,061	329,142,017	329,445,785	313,197,563	6.78	18.58	
Interest-bearing bank balances	29,685,154	52,044,113	35,967,925	9,658,710	8,781,843	-42.96	676.00	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	10,794,542	9,525,774	11,258,473	9,210,677	9,946,701	13.32	-12.26	
Trading assets	2,659,238	2,438,223	2,127,800	1,067,073	491,668	9.06	196.02	
Total earning assets	378,613,285	378,177,171	378,496,215	349,382,245	332,417,775	0.12	26.23	
Non-interest-bearing cash and due from depository institutions	5,171,101	4,415,934	4,585,480	3,991,136	4,618,674	17.10	59.10	
Premises, fixed assets, and leases	4,610,062	4,915,122	4,822,347	5,094,031	3,618,839	-6.21	50.60	
Other real estate owned	104,838	1,035	95,946	1,035	1,222	10029.28	12.59	
Investment in unconsolidated subsidiaries	5,181,741	5,073,973	5,093,437	5,017,443	4,608,403	2.12	33.00	
Intangible and other assets	29,739,262	28,712,812	28,508,641	26,878,976	27,272,684	3.57	2.48	
Total assets	423,420,289	421,296,047	421,602,066	390,364,866	372,537,597	0.50	24.81	
Quarterly average assets	422,911,447	408,885,737	417,826,683	383,120,181	366,267,771	3.43	26.26	
Average loans and leases (YTD)	247,977,139	259,016,502	254,923,193	248,508,588	243,408,223	-4.26	7.92	
Memoranda								
Loans held-for-sale	6,521,813	710,756	2,709,620	400,143	1,191,622	817.59	434.37	
Loans not held-for-sale	249,597,250	251,512,289	251,624,197	265,808,909	245,899,126	-0.76	6.31	
Real estate loans secured by 1–4 family	180,707	211,770	183,750	233,946	243,918	-14.67	-99.26	
Commercial real estate loans	31,345,349	32,209,284	32,049,989	31,045,247	30,768,445	-2.68	5.36	
Construction and land development	2,506,864	2,342,875	2,347,568	1,946,248	1,853,925	7.00	7.61	
Multifamily	11,157,698	12,381,157	11,733,317	12,246,303	11,894,240	-9.88	4.38	
Nonfarm nonresidential	17,680,787	17,485,252	17,969,104	16,852,696	17,020,280	1.12	5.67	
Real estate loans secured by farmland	15,791	23,549	21,096	26,500	29,185	-32.94	-65.28	
Total investment securities	102,495,733	88,303,628	101,630,802	79,655,369	83,273,876	16.07	57.49	
U.S. Treasury securities	9,230,547	4,362,086	9,317,992	4,123,758	6,143,891	111.61	71.33	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	89,409,517	82,414,102	88,437,653	73,764,419	75,154,954	8.49	53.24	
Asset-backed securities	2,267,358	109,823	1,776,302	117,236	259,764	1964.56	125.59	
Other debt securities	858,455	972,516	912,989	1,207,945	1,361,922	-11.73	278.69	
Mutual funds and equity securities	729,856	445,101	1,185,866	442,011	353,345	63.98	545.54	
Available-for-sale securities	101,765,877	87,858,527	100,444,936	79,213,358	46,149,624	15.83	154.68	
U.S. Treasury securities	9,230,547	4,362,086	9,317,992	4,123,758	6,143,891	111.61	77.90	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	89,409,517	82,414,102	88,437,653	73,764,419	38,384,047	8.49	167.49	
Asset-backed securities	2,267,358	109,823	1,776,302	117,236	259,764	1964.56	125.59	
Other debt securities	858,455	972,516	912,989	1,207,945	1,361,922	-11.73	278.69	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)					-152,020			
Available-for-sale securities appreciation (depreciation)	1,429,720	3,117,044	2,875,932	1,229,387	-578,534	-54.13	86.62	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	19,243,498	12,550,277	16,481,742	13,962,634	16,342,523	53.33	96.63	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	34,830,884	28,920,179	30,991,100	23,362,778	23,372,720	20.44	36.87
NOW, ATS and transaction accounts	7,690,425	4,021,530	4,847,060	3,390,079	4,282,744	91.23	107.55
Time deposits less brokered deposits < \$250K	8,783,542	16,812,275	13,082,985	21,726,004	13,400,914	-47.76	
MMDA and other savings accounts	241,398,256	227,248,482	236,707,197	190,860,069	183,527,290	6.23	35.64
Other non-interest-bearing deposits	0	0	0	0	8		-100.00
Core deposits	292,703,107	277,002,466	285,628,342	239,338,930	224,583,676	5.67	41.65
Time deposits of \$250K or more	2,149,823	5,919,607	4,240,420	6,455,955	3,952,858	-63.68	
Foreign deposits	167,176	141,431	154,938	133,543	115,237	18.20	-78.20
Federal funds purchased and repos	845,221	572,624	668,440	313,757	352,380	47.60	-15.39
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	8,139,868	6,375,637	6,409,782	16,931,101	21,264,812	27.67	4.81
Other borrowings w/remaining maturity over 1 year	23,063,958	33,378,114	28,932,629	35,819,731	32,795,054	-30.90	-50.23
Brokered deposits < \$250K	11,291,972	21,180,490	15,422,998	16,776,639	21,117,409	-46.69	
Noncore funding	45,658,018	67,567,903	55,829,207	76,430,726	79,597,750	-32.43	-34.46
Trading liabilities	1,578,229	1,476,113	795,359	559,495	855,980	6.92	267.32
Subordinated notes and debentures + trust preferred securities	4,636,092	4,772,179	4,727,468	4,474,748	4,543,240	-2.85	9.11
Other liabilities	14,220,670	14,432,386	14,418,093	11,550,432	11,289,328	-1.47	39.94
Total liabilities	358,796,116	365,251,047	361,398,469	332,354,331	320,869,974	-1.77	23.24
Equity Capital							
Perpetual preferred stock (including surplus)	6,488,073	5,209,495	4,846,972	4,852,884	4,360,367	24.54	96.97
Common stock	6,836	6,772	6,799	6,730	6,680	0.95	5.07
Common surplus	28,984,239	28,346,538	28,631,355	28,126,144	27,679,584	2.25	9.41
Retained earnings	46,461,226	35,360,891	40,088,480	40,339,894	35,874,611	31.39	63.14
Accumulated other comprehensive income	1,791,712	3,980,867	3,494,282	1,155,861	-1,263,119	-54.99	643.87
Other equity capital components	-19,108,445	-16,860,096	-16,864,821	-16,471,506	-14,990,933		
Total holding company equity capital	64,623,641	56,044,467	60,203,067	58,010,007	51,667,190	15.31	34.33
Noncontrolling (minority) interest in subsidiaries	532	533	530	528	433	-0.19	16.67
Total equity capital, including minority interest	64,624,173	56,045,000	60,203,597	58,010,535	51,667,623	15.31	34.33
Total liabilities and capital	423,420,289	421,296,047	421,602,066	390,364,866	372,537,597	0.50	24.81
Memoranda							
Non-interest-bearing deposits	34,998,060	29,061,610	31,146,038	23,496,321	23,487,965	20.43	36.92
Interest-bearing deposits	271,314,018	275,182,384	274,300,660	239,208,746	226,281,215	-1.41	38.68
Total deposits	306,312,078	304,243,994	305,446,698	262,705,067	249,769,180	0.68	38.48
Long-term debt that reprices within 1 year	10,268,389	10,176,316	9,765,956	14,647,982	18,291,414	0.90	-70.18
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	60,203,067	58,010,007	58,010,007	51,667,190	48,729,778		
Accounting restatements	0	-2,191,857	-2,191,857	-11,085	0		
Net income	6,861,116	-2,257,838	2,714,461	5,546,388	6,014,995		
Net sale of new perpetual preferred stock	1,641,100	334,410	-44,713	461,597	412		
Net sale of new common stock	352,924	220,436	505,278	446,611	383,316		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	2,243,625	388,590	393,314	1,480,573	2,284,204		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	488,371	515,380	743,489	1,039,101	1,041,080		
Change in other comprehensive income	-1,702,570	2,833,279	2,346,694	2,418,980	-136,027		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	64,623,641	56,044,467	60,203,067	58,010,007	51,667,190		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	7.45	36.32	7	7.70	36.22	10	7.65	36.22	10	8.02	37.78	12	8.33	37.19	11
Commercial and industrial loans	8.30	12.25	28	8.84	14.99	20	8.34	13.52	20	9.57	12.02	38	9.08	12.85	35
Loans to individuals	39.83	3.48	97	38.59	3.53	97	39.60	3.40	97	46.02	4.20	97	44.13	4.31	97
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.21	31	0.01	0.20	32	0.01	0.19	31	0.01	0.24	34	0	0.30	26
Other loans and leases.....	4.91	4.22	62	4.72	4.66	60	4.73	4.63	59	4.58	5.01	54	4.78	5	57
Net loans and leases.....	57.57	59.81	39	55.87	63.21	22	56.63	61.58	26	66.35	63.77	44	64.39	63.98	36
Debt securities over 1 year.....	21.48	17.61	65	18.59	14.01	75	21.15	15.55	74	17.93	14.60	68	19.59	14.63	73
Mutual funds and equity securities	0.17	0.06	86	0.11	0.05	78	0.28	0.05	93	0.11	0.06	76	0.09	0.06	71
Subtotal	79.23	78.32	43	74.57	78.43	22	78.07	78.16	34	84.39	79.65	55	84.07	79.97	47
Interest-bearing bank balances	7.01	9.11	37	12.35	6.78	84	8.53	7.51	58	2.47	3.06	54	2.36	3.04	54
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	2.55	1.53	77	2.26	1.83	68	2.67	1.68	79	2.36	1.91	68	2.67	1.96	73
Trading assets	0.63	0.60	74	0.58	1.09	56	0.50	1.01	57	0.27	1.19	53	0.13	1.33	53
Total earning assets.....	89.42	91.43	25	89.77	90.72	37	89.78	91.05	30	89.50	89.53	47	89.23	89.74	42
Non-interest cash and due from depository institutions.....	1.22	1.01	63	1.05	1.08	48	1.09	1.07	47	1.02	1.14	39	1.24	1.21	50
Other real estate owned.....	0.02	0.02	73	0	0.03	8	0.02	0.02	63	0	0.03	10	0	0.04	9
All other assets.....	9.36	7.50	71	9.19	8.16	64	9.14	7.82	69	9.48	9.27	53	9.53	8.98	56
Memoranda															
Short-term investments	9.56	12.01	43	14.61	10.58	77	11.20	11.17	57	4.83	7.63	51	5.03	7.80	55
U.S. Treasury securities.....	2.18	1.08	76	1.04	0.92	71	2.21	0.84	81	1.06	1.03	65	1.65	1.04	73
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.72	7	0	1.45	7	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	21.12	12.97	85	19.56	11.11	89	20.98	11.75	89	18.90	11.44	84	20.17	11.13	89
Asset-backed securities	0.54	0.38	72	0.03	0.27	59	0.42	0.32	73	0.03	0.28	58	0.07	0.33	63
Other debt securities	0.20	0.52	49	0.23	0.39	59	0.22	0.42	54	0.31	0.39	63	0.37	0.41	65
Loans held-for-sale.....	1.54	0.42	88	0.17	0.48	40	0.64	0.52	67	0.10	0.39	35	0.32	0.30	63
Loans held for investment	58.95	59.85	40	59.70	63.46	27	59.68	61.72	37	68.09	63.50	50	66.01	63.93	41
Real estate loans secured by 1–4 family	0.04	11.69	3	0.05	12.29	3	0.04	11.91	3	0.06	13.29	4	0.07	13.46	4
Revolving	0	1.45	6	0.01	1.80	8	0	1.66	8	0.02	2.07	11	0.01	2.27	9
Closed-end, secured by first liens	0.03	9.84	3	0.04	9.99	3	0.03	9.81	3	0.04	10.69	5	0.05	10.57	4
Closed-end, secured by junior liens	0	0.20	9	0.01	0.26	11	0	0.22	10	0	0.28	9	0	0.31	9
Commercial real estate loans	7.40	22.48	15	7.65	21.90	18	7.60	22.22	18	7.95	22.23	21	8.26	21.58	21
Construction and land development.....	0.59	3.35	17	0.56	3.32	18	0.56	3.40	17	0.50	3.44	18	0.50	3.51	17
Multifamily.....	2.64	3.31	53	2.94	3.07	59	2.78	3.12	55	3.14	3.01	60	3.19	2.72	67
Nonfarm nonresidential	4.18	14.81	15	4.15	14.50	17	4.26	14.72	17	4.32	14.69	19	4.57	14.44	20
Real estate loans secured by farmland.....	0	0.34	26	0.01	0.33	26	0.01	0.33	26	0.01	0.36	27	0.01	0.41	31

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	12.32	59.66	4	12.86	55.37	7	12.68	57.15	6	11.76	57.46	6	12.56	56.49	6
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.07	19.82	3	0.08	19.50	3	0.07	19.43	3	0.09	20.75	4	0.10	21.10	4
Real estate loans secured by 1–4 family.....	0.01	2.42	6	0.01	2.79	7	0.01	2.64	9	0.02	3.15	9	0.02	3.50	8
Revolving	0.06	17.22	3	0.07	16.49	3	0.06	16.59	3	0.06	17.39	4	0.08	17.39	4
Closed-end.....	12.24	36.54	11	12.77	32.96	16	12.60	34.63	14	11.66	33.52	13	12.45	32.14	17
Construction and land development.....	0.98	5.50	12	0.93	4.97	14	0.92	5.26	13	0.73	5.09	13	0.75	5.20	11
1–4 family.....	0.01	1.11	11	0.04	0.93	17	0.03	0.93	15	0.03	0.94	19	0.05	1.02	21
Other.....	0.97	4.33	13	0.89	3.90	16	0.89	4.19	15	0.70	4.02	13	0.70	4.05	12
Multifamily.....	4.36	5.34	50	4.91	4.72	60	4.61	4.96	55	4.60	4.69	57	4.81	4.10	65
Nonfarm nonresidential	6.90	24.14	12	6.93	21.76	14	7.07	22.93	13	6.33	22.15	13	6.89	21.40	15
Owner-occupied.....	0.74	8.14	9	0.82	7.38	12	0.76	7.68	12	0.73	7.72	15	0.82	8.03	15
Other.....	6.17	15.71	15	6.11	14.16	18	6.30	14.95	18	5.60	14.34	18	6.07	13.38	22
Real estate loans secured by farmland.....	0.01	0.59	24	0.01	0.52	25	0.01	0.54	24	0.01	0.55	26	0.01	0.63	30
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	13.72	20.98	21	14.77	23.90	18	13.82	22.17	17	14.03	19.53	31	13.69	20.32	32
Loans to individuals	65.85	6.28	97	64.46	6.11	97	65.65	6.13	97	67.49	7.13	97	66.53	7.36	97
Credit card loans	37.82	0.51	97	39.31	0.64	96	39.76	0.65	96	44.75	0.81	96	43.65	1.02	96
Agricultural loans.....	0.01	0.37	31	0.01	0.31	32	0.01	0.32	31	0.01	0.37	33	0	0.46	26
Other loans and leases.....	8.12	8.03	62	7.89	8.93	57	7.84	9.09	58	6.71	9.85	50	7.21	9.66	52
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	52.01	383.17	5	59.90	392.62	7	55.89	381.27	7	62.33	391.26	8	69.52	379.80	10
Real estate loans secured by 1–4 family.....	0.30	124.52	2	0.39	133.24	3	0.32	125.03	3	0.47	138.18	3	0.55	137.84	3
Revolving	0.03	15.53	6	0.04	19.64	7	0.04	17.42	7	0.13	21.26	8	0.11	23.33	8
Closed-end.....	0.27	107.53	2	0.35	112.01	3	0.28	106.14	3	0.34	115.20	4	0.44	112.79	3
Commercial real estate loans	51.69	238.21	11	59.46	237.30	14	55.54	234.65	14	61.82	229.44	16	68.91	219.72	17
Construction and land development.....	4.13	35.52	9	4.33	35.78	13	4.07	35.62	11	3.88	34.95	12	4.15	35.36	16
1–4 family.....	0.05	7.06	9	0.16	6.74	15	0.14	6.34	14	0.18	6.61	18	0.28	7.04	20
Other.....	4.09	28.07	11	4.16	27.86	15	3.93	28.16	14	3.70	27.32	12	3.87	27.26	16
Multifamily.....	18.40	34.78	35	22.86	33.28	43	20.33	32.74	37	24.38	31.04	46	26.64	27.85	55
Nonfarm nonresidential	29.16	157.17	11	32.28	157.33	15	31.14	155.06	14	33.56	152.10	17	38.12	147.22	17
Owner-occupied.....	3.11	52.65	9	3.82	53.29	13	3.35	52.37	11	3.87	53.07	12	4.53	54.89	14
Other.....	26.05	102.08	13	28.47	101.60	17	27.78	100.54	16	29.69	97.41	19	33.59	91.80	22
Real estate loans secured by farmland.....	0.03	3.59	21	0.04	3.50	25	0.04	3.44	24	0.05	3.60	25	0.07	4.02	30
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	57.93	127.07	12	68.79	159.86	14	60.93	139.91	13	74.37	122.02	29	75.77	128.82	30
Loans to individuals	278.11	35.29	96	300.15	38.40	96	289.32	37.47	96	357.72	43.51	96	368.18	42.67	97
Credit card loans	159.74	2.61	96	183.06	3.43	96	175.23	3.30	96	237.18	4.34	97	241.57	5.31	97
Agricultural loans.....	0.03	2.01	29	0.05	2.03	31	0.05	1.88	29	0.05	2.18	32	0.01	2.72	26
Other loans and leases.....	34.28	46.75	51	36.75	51.14	49	34.53	49.54	49	35.59	52.44	45	39.90	51.79	49
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.69	28.84	21	13.77	26.07	18	13.87	27.32	19	12.77	26.45	19	13.34	24.79	21
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	70.50	187.37	16	64.11	186.18	17	61.11	183.76	16	67.69	178.57	20	73.80	167.93	22
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	73.61	244.59	12	67.93	244.21	15	64.46	240.85	14	71.56	236.10	16	78.33	225.98	19

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.56	12.01	43	14.61	10.58	77	11.20	11.17	57	4.83	7.63	51	5.03	7.80	55
Liquid assets	31.89	28.17	62	34.26	24.60	82	33.02	26.22	75	23.34	22.44	64	25.08	22.72	69
Investment securities	24.21	19.64	65	20.96	16.55	74	24.11	17.85	75	20.41	16.99	65	22.35	17.27	76
Net loans and leases	57.57	59.81	39	55.87	63.21	22	56.63	61.58	26	66.35	63.77	44	64.39	63.98	36
Net loans, leases and standby letters of credit	57.87	60.62	38	56.21	64.12	20	56.94	62.48	26	66.75	64.84	42	64.87	65.07	35
Core deposits	69.13	74.75	23	65.75	68.08	32	67.75	70.67	31	61.31	63.09	34	60.28	62.13	33
Noncore funding	10.78	10.89	62	16.04	16.68	59	13.24	14.13	61	19.58	19.36	63	21.37	21.34	60
Time deposits of \$250K or more	0.51	1.81	14	1.41	2.56	32	1.01	2.11	26	1.65	2.94	27	1.06	2.89	21
Foreign deposits	0.04	0.35	79	0.03	0.41	78	0.04	0.36	78	0.03	0.43	77	0.03	0.47	77
Federal funds purchased and repos	0.20	1.20	35	0.14	1.49	28	0.16	1.47	29	0.08	1.94	23	0.09	1.97	20
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.20	0.52	50	0.14	0.52	42	0.16	0.54	46	0.08	0.48	39	0.09	0.54	36
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.92	0.99	75	1.51	2.06	50	1.52	1.24	65	4.34	3.01	67	5.71	3.67	75
Earning assets that reprice within 1 year	44.31	38.93	66	49.48	39.71	78	46.18	39.38	67	45.51	39.29	70	45.28	40.29	68
Interest-bearing liabilities that reprice within 1 year	3.20	7.04	19	6.80	9.42	37	5.02	8.20	37	7.15	10.19	31	6.05	10.01	30
Long-term debt that reprices within 1 year	2.43	0.26	92	2.42	0.56	86	2.32	0.47	88	3.75	0.96	86	4.91	1.34	87
Net assets that reprice within 1 year	38.68	30.25	69	40.26	28.34	81	38.84	29.11	72	34.61	26.63	71	34.32	27.38	66
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.54	-1.82	66	1.91	6.94	35	2.61	3.20	52	17.47	14.45	64	19.43	16.62	65
Net short-term noncore funding dependence	-6.99	-8.21	49	-12.22	-2.29	17	-8.54	-4.76	31	3.13	3.38	40	5.24	4.66	40
Short-term investment / Short-term noncore funding	237.73	284.81	58	265.57	138.95	81	247.31	184.19	70	64.66	77.77	57	53.28	66.46	55
Liquid assets - short-term noncore funding / Nonliquid assets	40.92	34.02	65	43.75	23.27	85	42.53	28.18	75	20.69	16.97	66	20.89	16.04	68
Net loans and leases / Total deposits	79.58	74.66	65	77.37	82.84	33	78.17	79.43	46	98.59	90.31	76	96.04	90.08	66
Net loans and leases / Core deposits	83.28	81.17	59	84.98	93.70	33	83.59	88.34	43	108.22	103.93	67	106.81	105	60
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.84			1.82			1.57			0.72			-0.41	-0.82	51
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.81	1.94	74	7.59	4.82	80	6.31	4.31	77	2.86	1.36	82	-1.55	-1.98	61
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	44.16	16.19	87
Available-for-sale securities	99.29	84.66	71	99.50	85.75	75	98.83	87.23	67	99.45	85.40	80	55.42	81.88	12
U.S. Treasury securities	9.01	5.52	75	4.94	5.43	66	9.17	4.72	80	5.18	6.15	65	7.38	6.99	63
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0	8.87	7	0	9.39	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	87.23	66.59	79	93.33	67.27	89	87.02	66.64	75	92.60	67.43	87	90.25	65.45	84
Asset-backed securities	2.21	2.05	69	0.12	1.68	56	1.75	1.91	71	0.15	1.66	56	0.31	2.05	59
Other debt securities	0.84	3.17	43	1.10	2.93	51	0.90	3.01	46	1.52	2.94	58	1.64	2.79	57
Mutual funds and equity securities	0.71	0.32	80	0.50	0.37	69	1.17	0.35	85	0.55	0.40	65	0.42	0.42	62
Debt securities 1 year or less	10.53	8.69	65	10.79	11.75	58	11.08	10.55	64	11.56	11.86	60	11.94	11.91	65
Debt securities 1 to 5 years	10.97	17.05	43	7.12	18.03	35	11.89	17.03	46	3.99	17.94	24	3.63	19.18	22
Debt securities over 5 years	77.79	72.17	51	81.58	66.01	66	75.86	69.86	53	83.89	66.02	69	84	64.73	76
Pledged securities	18.77	33.87	31	14.21	37.40	20	16.22	35.67	26	17.53	30.57	36	19.63	33.30	37
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-34.25	51.37	6	189.80	146.89	67	150.28	183.32	55	0.75	26.69	41	-8.19	6.77	29
Investment securities	16.07	33.34	34	8.30	14.17	47	27.59	23.62	67	-4.35	11.75	18	24.77	9.42	81
Core deposits	5.67	16.88	11	19.98	25.99	37	19.34	26.88	25	6.57	11.23	44	3.52	7.29	44
Noncore funding	-32.43	-23.76	43	-3.38	-2.41	51	-26.95	-12.18	34	-3.98	6.59	34	-3.56	10.67	24

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	393,546,155	398,237,749	386,093,330	400,262,635	381,077,838
Commit: Secured commercial real estate loans	3,235,024	3,880,212	3,369,856	4,658,409	3,636,668
Commit: Unsecured real estate loans	4,707,343	4,559,502	5,046,191	4,810,992	4,451,167
Credit card lines (reported semiannually, June/Dec)	353,505,275	365,246,462	349,558,341	363,352,403	346,628,520
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,280,983	1,438,190	1,296,911	1,565,717	1,782,600
Commercial and similar letters of credit	8,985	3,734	4,917	7,859	9,460
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	3,279,021	3,595,242	3,545,916	3,449,002	2,693,872
Credit derivatives - notional amount (holding company as beneficiary)	2,313,549	2,272,192	2,369,790	1,980,893	1,895,963
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	500,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	5,592,570	5,867,434	5,915,706	5,429,895	4,089,835
Derivative Contracts					
Interest rate futures and forward contracts	6,074,433	5,163,288	6,315,419	3,065,776	1,841,666
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	194,650,483	231,411,399	192,804,392	216,939,329	184,776,802
Futures and forward foreign exchange	11,881,204	10,681,233	11,734,870	12,979,958	9,595,259
Written options contracts (foreign exchange)	96,755	208,167	176,456	246,405	113,065
Purchased options contracts (foreign exchange)	96,755	208,088	176,354	246,326	113,065
Foreign exchange rate swaps	1,699,128	1,404,250	1,527,001	1,401,625	0
Commodity and other futures and forward contracts	3,981,789	2,713,225	3,403,974	1,405,961	0
Written options contracts (commodity and other)	209,578	462,703	258,317	306,154	164,669
Purchased options contracts (commodity and other)	179,478	428,925	235,225	307,672	171,407
Commodity and other swaps	8,734,769	11,149,202	9,358,622	12,954,056	11,061,193

Percent of Total Assets

	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)	92.94	22.45	96	94.53	21.74	96	91.58	22.01	96	102.54	23.52	96	102.29	24.05	96
Standby letters of credit	0.30	0.67	30	0.34	0.72	33	0.31	0.71	31	0.40	0.84	37	0.48	0.92	37
Commercial and similar letters of credit	0	0.02	50	0	0.02	43	0	0.02	44	0	0.02	45	0	0.02	41
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.77	0.25	81	0.85	0.39	81	0.84	0.35	80	0.88	0.42	80	0.72	0.52	84
Credit derivatives - notional amount (holding company as beneficiary)	0.55	0.19	81	0.54	0.33	82	0.56	0.30	81	0.51	0.52	81	0.51	0.75	85
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0.13	0.52	75
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.32	0.14	93	1.39	0.36	90	1.40	0.30	91	1.39	0.45	90	1.10	0.69	87
Derivative contracts	53.75	49.75	80	62.62	51.68	79	53.60	48.62	76	64.01	68.47	75	55.79	65.81	77
Interest rate contracts	47.41	35.96	81	56.15	36.85	80	47.23	34.36	76	56.36	47.31	78	50.09	43.84	78
Interest rate futures and forward contracts	1.43	5.17	68	1.23	9.28	57	1.50	6.21	63	0.79	10.67	57	0.49	11.40	57
Written options contracts (interest rate)	0	1.82	9	0	2.30	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	45.97	20.67	87	54.93	22.27	87	45.73	20.83	86	55.57	28.86	84	49.60	26.74	86
Foreign exchange contracts	3.25	6.16	82	2.97	5.77	82	3.23	6.01	82	3.81	10.12	82	2.64	10.92	79
Futures and forward foreign exchange contracts	2.81	3.93	84	2.54	3.58	84	2.78	3.47	84	3.33	5.23	85	2.58	5.22	82
Written options contracts (foreign exchange)	0.02	0.04	84	0.05	0.03	85	0.04	0.03	82	0.06	0.05	83	0.03	0.14	81
Purchased options contracts (foreign exchange)	0.02	0.04	84	0.05	0.03	85	0.04	0.04	82	0.06	0.08	83	0.03	0.13	81
Foreign exchange rate swaps	0.40	0.73	82	0.33	0.74	82	0.36	0.77	82	0.36	2.03	80	0	2.17	37
Equity, commodity, and other derivative contracts	3.10	0.86	87	3.50	1.80	86	3.14	1.86	86	3.84	3.32	84	3.06	4.08	83
Commodity and other futures and forward contracts	0.94	0.07	93	0.64	0.14	90	0.81	0.14	90	0.36	0.19	87	0	0.25	39
Written options contracts (commodity and other)	0.05	0.29	80	0.11	0.54	80	0.06	0.52	78	0.08	0.98	76	0.04	1.48	71
Purchased options contracts (commodity and other)	0.04	0.19	80	0.10	0.38	78	0.06	0.37	77	0.08	0.94	74	0.05	1.29	70
Commodity and other swaps	2.06	0.29	90	2.65	0.30	91	2.22	0.32	89	3.32	0.38	90	2.97	0.40	90
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	158.70	42.93	94	153.75	41.55	94	151.45	42.82	94	161.07	45.53	94	156.56	44.93	95

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	227,604,372	263,830,480	225,990,630	249,853,262	207,837,126
Interest rate contracts	200,724,916	236,574,687	199,119,811	220,005,105	186,618,468
Foreign exchange contracts.....	13,773,842	12,501,738	13,614,681	14,874,314	9,821,389
Equity, commodity, and other contracts	13,105,614	14,754,055	13,256,138	14,973,843	11,397,269
Derivatives Position					
Futures and forwards	21,937,426	18,557,746	21,454,263	17,451,695	11,436,925
Written options	306,333	670,870	434,773	552,559	277,734
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	306,333	670,870	434,773	552,559	277,734
Purchased options	276,233	637,013	411,579	553,998	284,472
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	276,233	637,013	411,579	553,998	284,472
Swaps	205,084,380	243,964,851	203,690,015	231,295,010	195,837,995
Held for trading.....	84,225,301	84,035,837	83,798,365	76,809,345	57,308,953
Interest rate contracts	68,255,100	66,950,444	67,850,744	58,789,094	45,578,688
Foreign exchange contracts.....	4,531,140	3,729,242	4,257,040	4,411,606	1,340,687
Equity, commodity, and other contracts	11,439,061	13,356,151	11,690,581	13,608,645	10,389,578
Non-traded.....	143,379,071	179,794,643	142,192,265	173,043,917	150,528,173
Interest rate contracts	132,469,816	169,624,243	131,269,067	161,216,011	141,039,780
Foreign exchange contracts.....	9,242,702	8,772,496	9,357,641	10,462,708	8,480,702
Equity, commodity, and other contracts	1,666,553	1,397,904	1,565,557	1,365,198	1,007,691
Derivative contracts (excluding futures and FX 14 days or less)	237,069,258	273,132,596	235,902,536	258,532,156	214,944,583
One year or less	84,575,121	69,530,656	80,626,666	67,860,034	31,105,313
Over 1 year to 5 years	117,963,361	162,760,067	117,623,219	148,177,147	153,344,701
Over 5 years	34,530,776	40,841,873	37,652,651	42,494,975	30,494,569
Gross negative fair value (absolute value)	2,409,195	2,212,703	1,516,172	1,196,318	1,199,921
Gross positive fair value.....	3,692,124	4,800,872	3,381,924	1,715,497	1,534,551
Held for trading.....	3,043,362	3,612,924	2,389,746	1,336,518	994,590
Non-traded.....	648,762	1,187,948	992,178	378,979	539,961
Current credit exposure on risk-based capital derivative contracts	4,847,685	7,343,257	5,350,933	3,001,713	1,884,235
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	44	0	44	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	88.19	94.09	21	89.67	95.13	22	88.11	94.10	22	88.05	93.44	24	89.79	92.91	28
Foreign exchange contracts	6.05	3.27	80	4.74	2.75	81	6.02	3.49	81	5.95	3.20	81	4.73	3.39	75
Equity, commodity, and other contracts	5.76	1.17	86	5.59	1.12	87	5.87	1.17	86	5.99	1.64	83	5.48	1.93	83
Futures and forwards	9.64	12.57	60	7.03	12.99	48	9.49	14.05	54	6.98	13.49	48	5.50	12.78	46
Written options	0.13	7.49	17	0.25	8.37	15	0.19	8.18	16	0.22	5.91	17	0.13	6.60	16
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0.13	7.20	17	0.25	7.94	17	0.19	7.73	17	0.22	5.10	19	0.13	5.49	19
Purchased options	0.12	3.44	41	0.24	3.38	45	0.18	3.42	40	0.22	4.42	43	0.14	4.19	42
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0.12	3.04	44	0.24	2.87	49	0.18	2.86	46	0.22	3.35	45	0.14	3.20	47
Swaps	90.11	71.23	65	92.47	69.92	75	90.13	68.76	67	92.57	69.75	69	94.23	70.34	68
Held for trading	37.01	40.60	48	31.85	43.50	43	37.08	43.53	45	30.74	44.16	42	27.57	46.31	41
Interest rate contracts	29.99	34.42	50	25.38	37.56	44	30.02	36.62	46	23.53	37.24	44	21.93	38.40	44
Foreign exchange contracts	1.99	1.57	77	1.41	1.40	76	1.88	1.60	76	1.77	1.60	75	0.65	1.85	65
Equity, commodity, and other contracts	5.03	0.58	89	5.06	0.71	89	5.17	0.68	88	5.45	0.83	86	5	1.14	85
Non-traded	62.99	59.40	51	68.15	56.50	56	62.92	56.47	54	69.26	55.84	57	72.43	53.69	58
Interest rate contracts	58.20	56.19	55	64.29	54.31	58	58.09	53.82	57	64.52	52.22	59	67.86	50.60	59
Foreign exchange contracts	4.06	0.38	93	3.33	0.28	92	4.14	0.46	92	4.19	0.34	92	4.08	0.57	91
Equity, commodity, and other contracts	0.73	0.13	88	0.53	0.10	88	0.69	0.10	89	0.55	0.13	87	0.48	0.16	88
Derivative contracts (excluding futures and forex 14 days or less)	104.16	91.87	87	103.53	89.91	87	104.39	91.48	86	103.47	93.86	86	103.42	94.47	86
One year or less	37.16	28.05	67	26.35	30.94	58	35.68	32.05	64	27.16	32.17	57	14.97	32.51	41
Over 1 year to 5 years	51.83	26.03	86	61.69	27.26	94	52.05	27.06	88	59.31	30.45	87	73.78	31.16	94
Over 5 years	15.17	30.08	36	15.48	28.48	37	16.66	29.56	37	17.01	28.09	40	14.67	28.71	37
Gross negative fair value (absolute value)	1.06	1.25	50	0.84	1.76	40	0.67	1.55	34	0.48	0.83	41	0.58	0.72	41
Gross positive fair value	1.62	1.68	48	1.82	2.69	38	1.50	2.23	31	0.69	1.19	29	0.74	0.85	45
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.05	71	0.05	0.07	61	0.03	0.07	53	0.03	0.06	68	0.03	0.06	73
Gross positive fair value (X)	0.07	0.07	70	0.12	0.11	66	0.07	0.09	58	0.04	0.07	62	0.04	0.06	75
Held for trading (X)	0.06	0.05	74	0.09	0.08	66	0.05	0.07	59	0.03	0.06	64	0.03	0.05	73
Non-traded (X)	0.01	0.01	64	0.03	0.02	72	0.02	0.02	71	0.01	0.01	69	0.01	0.01	82
Current credit exposure (X)	0.10	0.05	82	0.18	0.08	84	0.12	0.06	79	0.07	0.05	79	0.05	0.04	82
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	94	0	0	48	0	0	96	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.58	0.63	87	2.53	1.03	85	1.80	0.85	83	0.96	0.73	79	0.64	0.53	82

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	15,564,129	7,207,959	7,207,959	7,220,360	7,501,665
Gross losses	2,588,551	4,587,901	7,677,387	8,809,391	8,615,361
Write-downs, transfers to loans held-for-sale	6,495	11,327	41,749	9,100	14,822
Recoveries	1,307,578	1,292,336	2,452,117	2,556,882	2,503,720
Net losses	1,280,973	3,295,565	5,225,270	6,252,509	6,111,641
Provision for loan and lease losses	-1,949,583	9,619,159	10,238,450	6,223,137	5,858,785
Adjustments	12,330	3,300,285	3,342,990	16,971	-28,449
Ending balance	12,345,903	16,831,838	15,564,129	7,207,959	7,220,360
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.93	-0.14	2	4.82	0.85	97	2.50	0.51	97	1.66	0.15	97	1.61	0.14	96
Provision for loan and lease losses / Average loans and leases	-1.57	-0.25	2	7.43	1.37	97	4.02	0.82	96	2.50	0.24	96	2.41	0.24	95
Provision for loan and lease losses / Net loan and lease losses	-152.20	77.32	37	291.88	792.43	24	195.94	487.86	17	99.53	130.58	28	95.86	134.68	28
Allowance for loan and lease losses / Total loans and leases not held for sale	4.95	1.39	96	6.69	1.51	96	6.19	1.58	96	2.71	0.83	96	2.94	0.90	96
Allowance for loan and lease losses / Total loans and leases	4.82	1.37	96	6.67	1.48	96	6.12	1.55	96	2.71	0.81	96	2.92	0.89	96
Allowance for loan and lease losses / Net loans and leases losses (X)	4.82	15.27	17	2.55	11.83	8	2.98	11.58	10	1.15	8.03	3	1.18	7.54	2
Allowance for loan and lease losses / Nonaccrual assets	1,187.55	318.67	93	1,675.72	321.01	95	1,564.77	299.17	95	733.19	218.72	92	883.21	214.03	94
ALLL / 90+ days past due + nonaccrual loans and leases	604.12	260.68	90	574.26	244.42	91	625.41	244.34	92	206.70	151.73	75	236.60	160.51	77
Gross loan and lease losses / Average loans and leases	2.09	0.22	96	3.54	0.35	96	3.01	0.34	96	3.54	0.28	96	3.54	0.30	96
Recoveries / Average loans and leases	1.05	0.08	97	1	0.07	97	0.96	0.07	97	1.03	0.08	97	1.03	0.09	97
Net losses / Average loans and leases	1.03	0.13	96	2.54	0.28	96	2.05	0.27	96	2.52	0.21	96	2.51	0.22	95
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	90	0	0	95	0.02	0	93	0	0	84	0.01	0	88
Recoveries / Prior year-end losses	17.03	16.12	64	14.67	15.46	54	27.84	33.98	46	29.68	36.22	50	29.41	41.30	42
Earnings coverage of net loan and lease losses (X)	5.32	4.52	23	1.90	21.56	14	2.57	22.91	13	2.09	24.40	10	2.16	21.75	12
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.03	56	0.07	0.03	81	0.11	0.04	79	0.03	0.01	75	0.08	0.02	92
Real estate loans secured by 1–4 family	0.14	-0.01	96	0.38	0.01	97	0.28	0.01	96	0.10	0.01	93	1.95	0.01	99
Revolving	0.46	-0.05	98	2.18	0.01	98	1.77	0.01	98	0.32	0.02	94	0.41	0.03	95
Closed-end	0.10	-0.01	93	0.15	0.01	93	0.09	0	92	0.02	0	71	2.32	0.01	99
Commercial real estate loans	0.01	0.05	48	0.06	0.03	74	0.11	0.07	75	0.03	0.01	74	0.07	0.01	88
Construction and land development	0	0	80	0	0	80	0	0	42	-0.02	-0.01	29	-0.01	-0.03	42
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	-0.01	84	0	0	81	0	0	34	-0.02	-0.01	26	-0.01	-0.02	38
Multifamily	0.02	0.01	83	0	0	58	0.02	0	92	0	0	28	0	0	58
Nonfarm nonresidential	0	0.07	42	0.12	0.05	78	0.17	0.11	76	0.06	0.02	82	0.12	0.02	88
Owner-occupied	0	0.01	62	0.01	0.02	63	0	0.02	45	0.01	0.01	71	0.01	0.01	70
Other	0	0.06	22	0.11	0.03	87	0.17	0.08	81	0.05	0.01	90	0.11	0.01	93
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.38	0.20	77	1.82	0.46	92	1.60	0.47	90	1.14	0.37	91	0.86	0.31	88
Loans to individuals	1.42	0.78	79	3.60	1.41	87	2.73	1.13	85	3.22	1.17	90	3.50	1.16	90
Credit card loans	2.35	2.18	54	5.08	3.43	78	4	2.92	75	4.11	3.11	71	4.48	2.92	85
Agricultural loans	1.17	0.03	98	0.96	0.15	89	0.61	0.19	87	-0.74	0.08	4	-0.61	0.15	3
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.17	0.08	77	0.17	0.13	69	0.31	0.15	75	0.22	0.15	72	0.25	0.14	74

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	3,643,836		3,800,224		5,035,398		6,935,529		6,661,671						
90+ days past due loans and leases	1,004,025		1,926,577		1,493,947		2,504,043		2,234,188						
Nonaccrual loans and leases	1,039,607		1,004,455		994,662		983,096		817,511						
Total past due and nonaccrual loans and leases	5,687,468		6,731,256		7,524,007		10,422,668		9,713,370						
Restructured 30–89 days past due	260,738		198,770		341,533		204,037		212,171						
Restructured 90+ days past due	33,911		46,233		85,077		55,152		61,612						
Restructured nonaccrual	275,277		255,456		335,746		267,839		137,457						
Total restructured loans and leases	569,926		500,459		762,356		527,028		411,240						
30–89 days past due loans held for sale	25,946		0		19,463		5,004		0						
90+ days past due loans held for sale	19,779		0		19,943		4,830		0						
Nonaccrual loans held for sale	7,200		37,691		0		0		4,257						
Total past due and nonaccrual loans held for sale	52,925		37,691		39,406		9,834		4,257						
Restructured loans and leases in compliance	1,257,645		1,340,514		1,321,248		1,124,730		1,194,409						
Other real estate owned	104,838		1,035		95,946		1,035		1,222						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	1.42	0.27	96	1.51	0.36	97	1.98	0.39	97	2.61	0.43	97	2.70	0.44	97
90+ days past due loans and leases	0.39	0.10	87	0.76	0.13	89	0.59	0.12	88	0.94	0.15	92	0.90	0.17	90
Nonaccrual loans and leases	0.41	0.58	37	0.40	0.61	30	0.39	0.66	28	0.37	0.51	34	0.33	0.54	24
90+ days past due and nonaccrual loans and leases	0.80	0.73	62	1.16	0.80	78	0.98	0.85	71	1.31	0.71	86	1.24	0.75	83
30–89 days past due restructured	0.10	0.01	93	0.08	0.01	93	0.13	0.01	94	0.08	0.01	92	0.09	0.02	89
90+ days past due restructured	0.01	0	87	0.02	0.01	87	0.03	0.01	89	0.02	0.01	86	0.02	0.01	84
Nonaccrual restructured	0.11	0.12	53	0.10	0.13	52	0.13	0.13	60	0.10	0.14	50	0.06	0.16	26
30–89 days past due loans held for sale	0.01	0	91	0	0	41	0.01	0	89	0	0	86	0	0	37
90+ days past due loans held for sale	0.01	0	92	0	0	43	0.01	0	89	0	0	88	0	0	43
Nonaccrual loans held for sale	0	0	81	0.01	0	88	0	0.01	38	0	0	40	0	0	79
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	1.42	0.27	96	1.51	0.37	97	1.98	0.40	97	2.61	0.43	97	2.70	0.44	97
90+ days past due assets	0.39	0.10	87	0.76	0.13	89	0.59	0.12	88	0.94	0.15	92	0.90	0.18	90
Nonaccrual assets	0.41	0.59	37	0.40	0.62	30	0.39	0.67	28	0.37	0.53	34	0.33	0.57	24
30+ days past due and nonaccrual assets	2.22	1.04	89	2.67	1.21	89	2.96	1.29	89	3.92	1.19	94	3.93	1.26	94
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.48	0.43	65	0.70	0.49	80	0.59	0.52	65	0.89	0.44	89	0.82	0.48	84
90+ days past due and nonaccrual assets + other real estate owned	0.51	0.46	62	0.70	0.52	76	0.61	0.55	64	0.89	0.48	87	0.82	0.52	83
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.64	0.52	68	0.62	0.56	57	0.67	0.60	64	0.61	0.53	60	0.61	0.60	54
Allowance for loan and lease losses	21.84	67.93	9	15.39	65.48	7	18.24	66.66	6	32.85	115.41	9	31.67	118.28	6
Equity capital + allowance for loan and lease losses	3.50	4.43	40	3.56	4.83	36	3.75	4.97	34	3.63	4.28	45	3.88	4.79	41
Tier 1 capital + allowance for loan and lease losses	4.26	5.28	43	4.47	5.98	38	4.64	6.05	37	4.72	5.65	46	5.12	6.16	44
Loans and leases + other real estate owned	1.05	0.88	66	1.03	0.92	63	1.12	0.97	67	0.89	0.85	55	0.93	0.96	52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.03	0.24	15	0.47	0.39	69	0.62	0.39	80	0.19	0.38	25	0.22	0.42	26
	90+ days past due		0.01	0.12	41	0.04	0.15	55	0.16	0.16	76	0	0.16	13	0	0.22	12
	Nonaccrual.....		1.32	0.65	87	0.74	0.63	67	0.76	0.76	61	0.23	0.46	28	0.53	0.57	55
Commercial and industrial	30–89 days past due		0.18	0.17	61	0.38	0.23	78	0.32	0.23	75	0.39	0.31	69	0.67	0.30	86
	90+ days past due		0.11	0.02	91	0.22	0.03	92	0.14	0.03	90	0.22	0.05	91	0.22	0.05	91
	Nonaccrual.....		1.11	0.64	79	1.28	0.75	80	1.23	0.75	78	1.07	0.83	68	0.52	0.76	46
Individuals	30–89 days past due		1.99	0.55	96	2.15	0.58	95	2.82	0.83	97	3.71	0.83	97	3.81	0.84	97
	90+ days past due		0.57	0.07	93	1.13	0.13	96	0.84	0.14	93	1.35	0.17	94	1.31	0.16	94
	Nonaccrual.....		0.13	0.18	57	0.17	0.22	57	0.19	0.28	52	0.28	0.17	69	0.29	0.23	68
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.14	0.16	69	0	0.31	28	0	0.17	28	0.58	0.24	80	0	0.17	27
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.69	24	0.59	0.80	63	0.43	0.49	68	0.17	0.67	54	1.43	0.75	79
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		1.05	0.11	95	0.04	0.14	51	0.09	0.18	58	0.37	0.20	76	0.60	0.17	88
	90+ days past due		0	0.01	70	0	0.01	62	0	0.01	68	0	0.01	64	0	0.01	31
	Nonaccrual.....		0.05	0.13	58	0.01	0.15	39	0.01	0.15	41	0	0.13	35	0.04	0.14	48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.06	0.35	13	2.80	0.60	96	4.63	0.65	98	0.72	0.67	63	0.44	0.71	34
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	3.93	0.82	96	0.69	0.84	50	0.98	0.89	64	0.72	0.73	54	1.48	0.86	82
Revolving	30–89 days past due	0.54	0.29	81	20.64	0.40	99	27.43	0.48	99	0.61	0.45	66	0	0.50	5
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	35.28	1.05	99	4.27	1.27	90	6.87	1.13	92	1.49	1	77	0.59	1.17	47
Closed-end	30–89 days past due	0	0.36	3	0.60	0.61	62	1.78	0.65	90	0.76	0.70	63	0.55	0.75	46
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.35	0.77	24	0.25	0.81	16	0.24	0.87	17	0.42	0.70	38	1.69	0.84	86
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0.16	0.02	96	0	0.03	9
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.26	0.04	96	0.09	0.05	77	0.09	0.04	81	0.16	0.04	93	0.23	0.06	91
Commercial real estate	30–89 days past due	0.03	0.14	29	0.45	0.23	80	0.60	0.26	84	0.19	0.18	63	0.22	0.17	68
	90+ days past due	0.01	0.01	63	0.04	0.02	80	0.16	0.02	95	0	0.03	19	0	0.03	20
	Nonaccrual	1.31	0.52	88	0.74	0.43	80	0.76	0.62	66	0.22	0.23	59	0.53	0.28	82
Construction and development	30–89 days past due	0	0.12	18	2.44	0.24	96	0.94	0.28	86	0	0.28	12	0	0.21	22
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.74	0.36	80	0.50	0.25	80	0.42	0.41	72	0.13	0.20	63	0.02	0.19	33
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.07	21	2.44	0.17	96	0.94	0.22	87	0	0.20	15	0	0.13	29
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.74	0.29	83	0.50	0.18	84	0.42	0.35	73	0.13	0.17	68	0.02	0.15	39
Multifamily	30–89 days past due	0.01	0.06	60	0.07	0.08	68	0.41	0.09	88	0.36	0.08	90	0.46	0.10	91
	90+ days past due	0.02	0	93	0.11	0	97	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	1.28	0.14	96	0.79	0.08	97	0.92	0.11	94	0.04	0.05	61	0.19	0.08	81
Nonfarm non-residential	30–89 days past due	0.05	0.14	38	0.45	0.20	81	0.68	0.23	85	0.09	0.14	41	0.08	0.17	31
	90+ days past due	0	0.01	29	0	0.02	27	0.28	0.02	95	0	0.03	22	0	0.03	21
	Nonaccrual	1.40	0.66	86	0.75	0.55	73	0.69	0.80	52	0.37	0.28	70	0.82	0.30	92
Owner Occupied	30–89 days past due	0.01	0.04	34	0.02	0.07	30	0.14	0.07	77	0.05	0.07	50	0.01	0.09	14
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.35	0.25	75	0.05	0.24	20	0.05	0.27	18	0.02	0.16	18	0.21	0.17	65
Other	30–89 days past due	0.04	0.09	54	0.43	0.11	87	0.54	0.14	88	0.04	0.07	46	0.07	0.07	65
	90+ days past due	0	0.01	36	0	0.01	34	0.28	0.01	95	0	0.01	30	0	0.01	31
	Nonaccrual	1.05	0.40	88	0.70	0.24	86	0.64	0.44	71	0.35	0.10	90	0.61	0.13	93
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0.14	0.23	59	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	4.91	1.10	90	0.11	1.24	39	3.67	1.13	87	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	1.05	0.63	83	1.43	0.90	81	1.55	0.95	80	2.10	1.19	89	2.17	1.22	88
	90+ days past due	1	0.39	86	1.85	0.76	89	1.38	0.63	86	2.03	0.78	89	2	0.73	92
	Nonaccrual	0.01	0.08	75	0.02	0.09	75	0.02	0.05	80	0.02	0.11	72	0.02	0.09	74

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	9,882,631	11,493,214	11,773,334	11,661,368	12,695,331										
Retained earnings	49,086,531	39,121,034	43,526,000	40,339,894	35,874,611										
Accumulated other comprehensive income (AOCI)	1,791,712	3,980,867	3,494,282	1,155,861	-1,263,119										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	60,760,874	54,595,115	58,793,616	53,157,123	47,306,823										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	14,531,955	14,584,114	14,533,572	14,651,151	14,637,010										
Accumulated other comprehensive income-related adjustments	1,796,973	4,125,987	3,523,773	343,902	-402,189										
Other deductions from common equity tier 1 capital	80	92	109	108	1,129										
Subtotal:	44,431,866	35,884,922	40,736,162	38,161,962	33,070,873										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	44,431,866	35,884,922	40,736,162	38,161,962	33,070,873										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	6,488,072	5,209,495	4,846,971	4,852,884	4,360,367										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	6,488,072	5,209,495	4,846,971	4,852,884	4,360,367										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	6,488,072	5,209,495	4,846,971	4,852,884	4,360,367										
Tier 1 Capital	50,919,938	41,094,417	45,583,133	43,014,846	37,431,240										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	2,829,601	3,140,124	2,841,580	2,917,614	2,905,919										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	275,749	536,030	543,641	460,040	577,504										
Allowance for loan and lease losses in tier 2 capital	3,906,353	3,737,565	3,820,045	3,955,679	3,730,444										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	7,011,703	7,413,719	7,205,266	7,333,333	7,213,867										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	7,011,703	7,413,719	7,205,266	7,333,333	7,213,867										
Exited advanced approach tier 2 capital															
Total capital	57,931,641	48,508,136	52,788,399	50,348,179	44,645,107										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	425,536,752	412,645,880	421,264,204	383,120,181	366,267,771										
Less: Deductions from common equity tier 1 capital	14,531,955	14,584,114	14,533,572	14,651,151	14,637,010										
Less: Other deductions	-27,613	-29,941	-31,195	-41,578	1,024,305										
Total assets for leverage ratio	411,032,410	398,091,707	406,761,827	368,510,608	350,606,456										
Total risk-weighted assets	307,333,786	290,221,503	297,903,301	313,155,030	294,949,950										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	14.46	12.66	78	12.36	11.98	64	13.67	12.35	75	12.19	12.11	56	11.21	12.09	42
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	16.57	13.44	86	14.16	12.72	77	15.30	13.08	82	13.74	12.78	71	12.69	12.85	57
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	18.85	15.42	87	16.71	14.77	84	17.72	15.23	85	16.08	14.36	79	15.14	14.45	71
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	12.39	9.11	93	10.32	9.03	82	11.21	9.13	91	11.67	9.76	88	10.68	9.71	80
Supplementary leverage ratio, advanced approaches HCs	10.65	6.95	93	9.74	8.42	84	10.66	8.72	84	9.87	7.41	88	9.03	7.31	88

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			493		-100.00	
Other insurance activities income		0			0			0			0			493		-100.00	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		2,018,219			2,013,341			2,030,754			1,984,492			1,930,497		0.24	8.85

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	21			
Premium income / Insurance activities revenue	3.14			3.04			2.84			7.32			0	4.86	37			
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.19	11.54	21	3.48	11.35	21	3.32	11.03	23	3.95	11.51	23	4.32	10.22	25			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	256,983			114,997			232,903			111,137			291,295					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.06	0.47	80	0.03	0.73	76	0.06	0.75	78	0.03	1.39	72	0.08	1.79	77			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	9,286,682	8,633,041	9,123,201	10,256,370	9,529,542
Real estate loans.....	63,795	60,712	62,703	111,417	111,442
Commercial and industrial loans	919,074	652,021	609,960	514,952	406,596
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	8,303,813	7,920,308	8,450,538	9,630,001	9,011,504
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	858,455	972,516	912,989	1,207,945	1,361,922
Interest-bearing bank balances	438,097	395,407	533,010	325,704	320,227
Total selected foreign assets	10,583,234	10,000,964	10,569,200	11,790,019	11,211,691
Total foreign deposits	167,176	141,431	154,938	133,543	115,237
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	167,176	141,431	154,938	133,543	115,237

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	14.16	0.64	97	14.83	0.93	97	14.88	0.87	97	14.53	1.25	96	15.43	1.17	97
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19		0.41	0.97	25
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	7.57	-1.19	65	-11.02	10.27	29	-11.05	-2.40	38	7.63	22.48	57	-0.80	7.24	36
Total selected assets.....	5.82	3.19	61	-10.35	5.10	32	-10.35	2.04	31	5.16	12.40	58	3.72	3.24	51
Deposits	18.20	9.07	72	15.63	10.22	66	16.02	3.46	56	15.89	10.36	66	-76.60	5	9

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		111,167	137,808	122,394	284,239	380,665	-19.33	-90.23
1–4 family residential loans		0	0	0	133,334	177,119		-100.00
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		111,167	137,808	122,394	150,905	203,546	-19.33	-85.13
Retained credit exposure.....		20,435	28,257	26,042	91,341	166,817	-27.68	-90.50
1–4 family residential loans		0	0	0	61,178	81,029		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		20,435	28,257	26,042	30,163	85,788	-27.68	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0.03	0.03	0.03	0.03	0.07	0.10	
1–4 family residential loans		0	0	0	0	0.03	0.05	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0.03	0.03	0.03	0.03	0.04	0.05	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		0.06	0.07	0.06	0.06	0.11	0.15	
Home equity lines		0.01	0.01	0.01	0.01	0.02	0.02	
Credit card receivables.....		37.80	39.29	39.74	44.70	43.59		
Auto loans and other consumer loans.....		27.99	25.09	25.85	22.66	22.79		
Commercial and industrial loans		13.71	14.77	13.82	14.01	13.67		
All other loans and leases.....		20.43	20.76	20.52	18.49	19.78		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	18.38	20.50	21.28	32.14	43.82		
1–4 family residential loans.....				45.88	45.75		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....	18.38	20.50	21.28	19.99	42.15		
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0.04	0.07	0.06	0.21	0.45		
Total retained credit exposure and asset sale credit exposure	12.89	13.22	13.89	12.36	13.67		
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	4,580	12,427	8,244	12,919	18,493	-63.14	-83.86
Total 30–89 days past due securitized assets.....	4,580	12,427	8,244	12,919	18,493	-63.14	-86.56
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	9,053	17,521	12,126	16,206	26,122		-64.69
Total 90+ days past due securitized assets	9,053	17,521	12,126	16,206	26,122	-48.33	-64.69
Total past due securitized assets.....	13,633	29,948	20,370	29,125	44,615	-54.48	-77.17
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	860	1,707		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	1,247	1,940	6,219	4,535	7,636	-35.72	-87.21
Total net losses on securitized assets.....	1,247	1,940	6,219	5,395	9,343	-35.72	-89.53

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans				0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	4.12	9.02	6.74	8.56	9.09
Total 30–89 days past due securitized assets	4.12	9.02	6.74	4.55	4.86
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans				0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	8.14	12.71	9.91	10.74	12.83
Total 90+ days past due securitized assets	8.14	12.71	9.91	5.70	6.86
Total past due securitized assets percent of securitized assets	12.26	21.73	16.64	10.25	11.72
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans				0.64	0.96
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	2.24	2.82	5.08	3.01	3.75
Total net losses on securitized assets	2.24	2.82	5.08	1.90	2.45
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0.60	1.78	0.42	0.29
Home equity lines	0.54	20.64	27.43	0.61	0
Credit card receivables	1.05	1.43	1.55	2.10	2.17
Commercial and industrial loans	0.18	0.38	0.32	0.39	0.67
All other loans and leases	2.07	1.94	2.85	3.92	3.90
Total managed loans past due 30–89 days	1.42	1.51	1.98	2.61	2.70
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	1	1.85	1.38	2.03	2
Commercial and industrial loans	0.11	0.22	0.14	0.22	0.22
All other loans and leases	0.01	0.03	0.05	0.01	0.03
Total managed loans past due 90+ days	0.40	0.77	0.59	0.95	0.91
Total Past Due Managed Assets	1.82	2.28	2.57	3.55	3.61
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.10	0.15	0.09	0.30	1.68
Home equity lines	0.46	2.18	1.77	0.32	0.41
Credit card receivables	2.35	5.08	4	4.11	4.48
Commercial and industrial loans	0.38	1.82	1.60	1.14	0.86
All other loans and leases	0.13	0.76	0.53	0.85	0.94
Net Losses on Managed Assets Percent of Total Managed Assets	1	2.61	2.06	2.35	2.47

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		5,655,943	3,087,697	3,145,411	3,560,447	2,985,617	83.18	154.57
Dividends		5,600,001	3,000,000	3,000,003	3,200,002	2,750,002	86.67	154.55
Interest		55,942	87,697	145,408	360,445	235,615	-36.21	157.30
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		36,070	4,016	6,190	84,808	9,123	798.16	1252.46
Dividends		35,446	1,459	2,678	75,728	0	2329.47	
Interest		624	2,557	3,512	9,080	9,123	-75.60	-76.60
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		5,692,013	3,091,713	3,151,601	3,645,255	2,994,740	84.11	155.89
Securities gains (losses)		0	0	0	0	0		
Other operating income		-3,983	-104,356	-90,169	51,156	87,155		
Total operating income		5,688,030	2,987,357	3,061,432	3,696,411	3,081,895	90.40	150.40
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		199,468	303,205	509,603	798,092	672,860	-34.21	88.30
Other expenses		22,686	19,729	33,147	59,781	75,800	14.99	-54.18
Provision for loan and lease losses		-823	812	30	0	0		
Total operating expenses		221,331	323,746	542,780	857,873	748,660	-31.63	42.39
Income (loss) before taxes		5,467,086	2,663,387	2,518,771	2,838,782	2,333,115	105.27	158.36
Applicable income taxes (credit)		-60,089	-106,954	-93,685	-138,584	-127,640		
Extraordinary items								
Income before undistributed income of subsidiaries		5,527,175	2,770,341	2,612,456	2,977,366	2,460,755	99.51	157.74
Equity in undistributed income of subsidiaries		1,333,941	-5,028,179	102,005	2,569,022	3,554,240		
Bank subsidiaries		1,349,696	-5,034,674	-378,312	2,585,080	3,507,907		
Nonbank subsidiaries		-15,755	6,495	480,317	-16,058	46,333		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		6,861,116	-2,257,838	2,714,461	5,546,388	6,014,995		251.03
Memoranda								
Bank net income		6,949,697	-2,034,674	2,621,691	5,785,082	6,257,909		243.73
Nonbank net income		19,691	7,954	482,995	59,670	46,333	147.56	
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		65,137,657	76.32	59,807,850	74.65	66,971,534	80.60	65,179,783	58,562,776	8.91	36.11
Common and preferred stock		60,309,445	70.66	56,515,269	70.54	60,632,220	72.97	60,817,604	55,819,569	6.71	27.86
Excess cost over fair value		455,527	0.53	446,720	0.56	454,534	0.55	500,619	426,465	1.97	24.35
Loans, advances, notes, and bonds		4,300,000	5.04	2,800,000	3.49	5,800,000	6.98	3,800,000	2,300,000	53.57	1333.33
Other receivables		72,685	0.09	45,861	0.06	84,780	0.10	61,560	16,742	58.49	224.07
Investment in nonbank subsidiaries		1,001,821	1.17	516,936	0.65	1,103,313	1.33	412,764	2,211,856	93.80	-52.74
Common and preferred stock		958,168	1.12	405,374	0.51	979,120	1.18	307,721	1,908,397	136.37	-47.49
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		43,323	0.05	110,302	0.14	123,957	0.15	104,600	302,465	-60.72	-85.19
Other receivables		330	0	1,260	0	236	0	443	994	-73.81	-86.93
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		573,042	0.67	657,098	0.82	622,627	0.75	739,031	795,283	-12.79	-37.36
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		17,387,936	20.37	17,319,967	21.62	12,961,061	15.60	13,039,794	10,286,037	0.39	131.58
Cash and due from unrelated depository institution		9,031	0.01	3,052	0	15,401	0.02	10,486	461	195.90	-73.65
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		1,237,300	1.45	1,813,144	2.26	1,419,805	1.71	957,222	1,234,850	-31.76	154.03
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		85,346,787	100.00	80,118,047	100.00	83,093,741	100.00	80,339,080	73,091,263	6.53	44.85
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		2,511,296	2.94	2,523,834	3.15	2,768,391	3.33	2,897,913	741,483	-0.50	156.10
Borrowings with maturity over 1 year		14,432,257	16.91	17,260,761	21.54	15,979,245	19.23	16,076,412	15,827,217	-16.39	167.72
Subordinated notes and debentures		3,198,460	3.75	3,336,008	4.16	3,289,519	3.96	3,106,223	2,949,702	-4.12	24.05
Other liabilities		435,372	0.51	950,342	1.19	819,990	0.99	245,780	231,519	-54.19	64.37
Balance due to subsidiaries and related institutions		145,760	0.17	2,634	0	33,529	0.04	2,745	1,674,152	5433.79	-90.89
Total liabilities		20,723,145	24.28	24,073,579	30.05	22,890,674	27.55	22,329,073	21,424,073	-13.92	91.63
Equity Capital		64,623,642	75.72	56,044,468	69.95	60,203,067	72.45	58,010,007	51,667,190	15.31	34.33
Perpetual preferred stock (income surplus)		6,488,074	7.60	5,209,497	6.50	4,846,973	5.83	4,852,885	4,360,368	24.54	96.97
Common stock		6,836	0.01	6,772	0.01	6,799	0.01	6,730	6,680	0.95	5.07
Common surplus		28,984,238	33.96	28,346,538	35.38	28,631,353	34.46	28,126,144	27,679,583	2.25	9.41
Retained earnings		46,461,226	54.44	35,360,891	44.14	40,088,480	48.24	40,339,894	35,874,611	31.39	63.14
Accumulated other comprehensive income		1,791,712	2.10	3,980,867	4.97	3,494,282	4.21	1,155,861	-1,263,119	-54.99	643.87
Other equity capital components		-19,108,444	-22.39	-16,860,097	-21.04	-16,864,820	-20.30	-16,471,507	-14,990,933		
Total liabilities and equity capital		85,346,787	100.00	80,118,047	100.00	83,093,741	100.00	80,339,080	73,091,263	6.53	44.85
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		112,516	0.13	0	0	0	0	2,745	1,671,243		-92.97
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		112,516	0.13	0	0	0	0	0	0		-88.83
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	22.31	12.64	93	-7.77	4.33	9	4.66	7.29	23	9.96	9.68	58	11.99	10.40	68
Bank net income / Average equity investment in banks	22.58	12.37	94	-6.83	4.55	9	4.39	7.45	18	9.81	10.51	51	11.47	11.19	58
Nonbank net income / Average equity investment in nonbanks	4.09	13.40	36	4.27	7.01	54	82.15	9.75	98	9.12	7.89	66	2.49	7.10	36
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income															
Nonbank net income / Parent net income	101.29	96.24	46		91.35		96.58	88.16	23	104.30	82.22	62	104.04	82.56	62
Subsidiary holding companies' net income / Parent net income	0.29	3.10	43		6.35		17.79	3.59	88	1.08	5.93	56	0.77	3.78	51
	67.52				71.95			68.34			74				72.48
Leverage															
Total liabilities / Equity capital	32.07	16.87	84	42.95	20.37	82	38.02	20.06	82	38.49	20.43	79	41.47	20.88	81
Total debt / Equity capital	31.17	11.60	85	41.25	14.50	85	36.60	14.41	84	38.06	14.31	83	37.78	14.69	82
Total debt + notes payable to subs that issued TPS / Equity capital	31.17	13.82	85	41.25	16.78	85	36.60	16.67	83	38.06	16.36	83	37.78	17.10	82
Total debt + Loans guaranteed for affiliate / Equity capital	31.17	11.69	85	41.25	14.81	85	36.60	14.68	84	38.06	14.56	83	37.78	15.14	82
Total debt / Equity capital – excess over fair value	31.39	11.71	85	41.59	14.64	85	36.88	14.52	84	38.39	14.51	83	38.09	14.81	82
Long-term debt / Equity capital	27.28	11.05	86	36.75	13.39	84	32.01	13.56	82	33.07	13.04	81	36.34	13.37	83
Short-term debt / Equity capital	3.89	0.48	89	4.50	0.98	86	4.60	0.77	88	5	1.02	85	1.44	1.14	81
Current portion of long-term debt / Equity capital	0.17	0.06	88	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0.70	0.09	91	0.80	0.09	91	0.76	0.08	91	0.86	0.12	91	0.83	0.12	91
Long-term debt / Consolidated long-term debt	63.65	39.10	71	53.99	29.33	74	57.25	34.67	72	47.61	28.44	70	50.29	28.63	70
Double Leverage															
Equity investment in subs / Equity capital	95.51	103.07	11	102.36	103.11	48	103.09	102.81	53	106.23	103.22	70	112.56	103.10	87
Total investment in subs / Equity capital	102.35	108.26	40	107.64	110.49	64	113.08	110.16	77	113.07	111.07	76	117.63	112.48	77
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.21	0.25	20		0.67		0.69	0.47	63	0.65	0.36	66	1.08	0.35	82
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93		0.95	1.82	36	0.80	1.22	43	1.30	1.22	68
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	804.82	138.64	96	370.65	143.95	92	243.68	136.59	88	205.15	177.68	67	181.02	162.34	58
Cash from ops + noncash items + op expense / Op expense + dividend	750.39	130.64	96	479.77	154.33	96	339	147.24	92	217.02	190.27	70	179.40	174.91	57
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	298.63	103.17	90	256.71	148.07	78	97.74	134.08	28	206.72	116.34	92	218.70	103.19	94
Pretax operating income + interest expense / Interest expense	2,840.83	1,479.01	83	978.41	2,733.67	51	594.26	2,016.32	35	455.70	1,968.54	24	446.75	2,898.75	26
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,840.83	1,667.11	82	978.41	1,374.36	55	594.26	1,539.23	36	455.70	1,632.83	25	446.75	1,369.37	26
Dividends + interest from subsidiaries / Interest expense + dividends	827.52	153.06	96	377.69	169.52	86	251.51	150.43	85	198.41	210.80	54	174.73	188.90	48
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	29.35	41.77	63		27.95		9.69	35.64	29	19.69	57.11	40	22.70	33.93	44
Other Ratios															
Net assets that reprice within 1 year / Total assets	18.67	3.64	96	19.02	3.69	93	13.07	3.85	86	13.41	2.64	91	14.49	2.61	94
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.26	1.79	62	0.14	2.90	51	0.31	2.66	62	0.12	5.62	46	0.66	5.50	63
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.02	0.07	86	0.03	0.07	83	0.03	0.08	84	0.03	0.19	79	0.02	0.21	75

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	8.84	78.46	6	18.60	73.92	11	28.46	81.10	14	34.90	57.84	32	42.31	57.26	36
Dividends declared / Net income	7.12	25.30	18		60.26		27.39	42.29	31	18.73	33.08	26	17.31	27.33	24
Net income – dividends / Average equity.....	20.72	9.64	93	-9.55	1.15	10	3.39	4.14	37	8.10	6.46	71	9.91	7.33	81
Percent of Dividends Paid															
Dividends from bank subsidiaries	1,146.67	139.49	96	582.09	166.94	92	403.50	132.17	91	307.96	178.13	80	264.15	157.73	81
Dividends from nonbank subsidiaries	7.26	3.97	79	0.28	3.69	71	0.36	3.41	64	7.29	7.53	74	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	1,153.93	193.08	96	582.38	205.70	91	403.86	174.85	88	315.25	260.40	72	264.15	215.26	73
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	80.58	36.56	90		82.59		114.43	60.28	92	55.31	66.55	35	43.94	60.71	34
Interest income from bank subsidiaries.....	0.80	0.11	90		0.58		5.55	0.36	96	6.23	0.54	95	3.77	0.52	92
Management and service fees from bank subsidiaries	0	0.90	37		3.18		0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46		0.01		0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	81.38	38.35	86		98.26		119.98	62.88	88	61.55	69.36	38	47.71	63.43	35
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	180.01	54.17	89	18.34	52.25	54	0.55	56.39	30	126.91	82.95	79	0	51.40	17
Interest income from nonbank subsidiaries.....	3.17	2.35	78	32.15	7.62	86	0.73	7.38	66	15.22	20.25	72	19.69	18.56	74
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	183.18	76.16	83	50.49	78.35	50	1.28	79.84	20	142.13	150.41	66	19.69	99.33	28
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.45	67.82	66	100.42	66.84	98	97.99	69.76	68	86.57	67.32	40	89.23	65.18	45
Interest income from bank subsidiaries.....	0.98	0.39	84	2.94	1.06	87	4.75	0.63	91	9.75	0.80	95	7.65	0.92	93
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.44	81.78	62	103.36	81.90	96	102.74	82.20	99	96.32	78.80	41	96.88	74.20	47
Dividends from nonbank subsidiaries	0.62	2.67	71	0.05	2.05	61	0.09	1.95	56	2.05	2.65	70	0	2.57	23
Interest income from nonbank subsidiaries.....	0.01	0.35	76	0.09	1.11	77	0.11	0.73	77	0.25	1.19	73	0.30	2.32	71
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.63	6.48	57	0.13	6.25	54	0.20	4.70	48	2.29	7.29	60	0.30	7.64	47
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	4.48	135.34	26	0	237.31	11	0	135.13	12	0.09	83.37	28	225.39	87.87	86
Loans and advances from subsidiaries / Total debt	0.56	28.31	27	0	33.86	11	0	27.08	12	0.01	28.33	22	8.56	26.53	44